

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the amendment filed on 7 September 2009. Claims 1-43, 45-46, 48-53, 58-60 have been cancelled. Claims 44, 47, 61-63 have been amended. Claims 64-70 have been newly added. Claims 44, 47, 54-57, 61-70 remain pending.

Allowable Subject Matter

2. Claims 44, 47, 54-57, 61-70 are allowed. The following is an examiner's statement of reasons for allowance:

3. Claims 44, 47, 54-57, 61-70 are directed to insuring a building structure that incorporates an electronic sensor technology that monitors the building structure and electronically outputs data that identifies potential maintenance problems or a dangerous condition of the building, The insuring company maintains a database identifying a plurality of technologies that reduce risk of loss, and inputs or captures the output sensor data into a computer system and, based on the condition of the building indicated in the monitoring data, the computer system of the insuring company determines an adjustment to a premium for an issued insurance policy and alters the premium of the issued insurance policy based on the output sensor data and the determination made by the processor.

The closest prior art of record, Farmer, U.S. Patent Application Publication Number 2004/0139034, discloses electronic sensor technology that monitors an automobile or building and electronically outputs data that identifies potential maintenance problems or a dangerous condition, however does not disclose or fairly suggest capturing the output sensor data into a computer system and, based on the condition of the building indicated in the monitoring data, the computer system determining an adjustment to a premium for an issued insurance policy and altering the premium of the issued insurance policy based on the output sensor data and the determination made by the processor..

4. Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement for Reasons for Allowance.”

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Natalie A. Pass whose telephone number is (571) 272-6774. The examiner can normally be reached on Monday through Thursday from 9:00 AM to 6:30 PM. The examiner can also be reached on alternate Fridays.

6. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on (571) 272-6787. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

7. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or (571) 272-1000.

/N. A. P./
Examiner, Art Unit 3686
December 29, 2009

/Gerald J. O'Connor/
Supervisory Patent Examiner
Group Art Unit 3686